IN THE CLAIMS

1. (currently amended) A method for increasing efficiency of a marketing system, the system comprising a database containing <u>a plurality of prospective customers and</u> customer demographic data, said method including the steps of:

building models of predicted customer profiles;

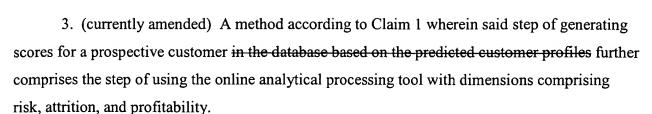embedding the models within an online analytical processing tool;

using the online analytical processing tool and the customer demographic data to analyze a combination of the models;

determining a sequential order for combining the models prior to combining the models based on the model combination analysis performed by the online analytical processing tool;

using the online analytical processing tool to combine the models in the determined sequential order, <u>wherein combining the models in the determined sequential order includes defining a target group of prospective customers from the plurality of prospective customers stored in the database, the target group including a list of prospective customers satisfying each of the combined models, the determined sequential order maximizes a number of prospective customers included within the target group</u>; and

generating scores for a prospective customer <u>included within the target group</u> ~~in the database~~ based on the predicted customer profiles wherein the online analytical processing tool generates the scores by combining the models in the determined sequential order.

2. (currently amended) A method according to Claim 1 wherein said step of generating scores for a prospective customer ~~in the database based on the predicted customer profiles~~ further comprises the step of using the online analytical processing tool that combines models in the form of a multidimensional structure.

3. (currently amended) A method according to Claim 1 wherein said step of generating scores for a prospective customer in the database based on the predicted customer profiles further comprises the step of using the online analytical processing tool with dimensions comprising risk, attrition, and profitability.

4. (original) A method according to Claim 1 wherein said step of building models of predicted customer profiles further comprises the step of using a propensity model to supply predicted answers to questions.

5. (original) A method according to Claim 4 wherein said step of building models of predicted customer profiles further comprises the step of using a propensity model to determine how likely a customer is to close an account early.

6. (original) A method according to Claim 4 wherein said step of building models of predicted customer profiles further comprises the step of using a propensity model to determine how likely a customer is to default on an account.1

7. (original) A method according to Claim 1 wherein said step of building models of predicted customer profiles further comprises the step of using a payment behavior prediction model to estimate risk.

8. (original) A method according to Claim 1 wherein said step of building models of predicted customer profiles further comprises the step of using a client prospecting model for business development.

9. (currently amended) A method according to Claim 1 wherein said step of generating scores for a prospective customer in the database based on the predicted customer profiles further comprises the step of guiding a user to optimize marketing campaign selections based on criteria from a customer database.

10. (currently amended) A system configured for targeting market segments comprising:

a customer database for storing a plurality of prospective customers;

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a graphical user interface for entering marketing campaign data; and

models of predicted customer profiles based upon historic data that are embedded on an online analytical processing tool, said online analytical processing tool configured to:

analyze a combination of said models,

determine a sequential order for combining said models prior to combining said models based on the model combination analysis,

combine said models in the determined sequential order, <u>wherein combining said models in the determined sequential order includes defining a target group of prospective customers from the plurality of prospective customers stored in said database, the target group including a list of prospective customers satisfying each of the combined models, the determined sequential order maximizes a number of prospective customers included within the target group,</u> and

generate scores for a prospective customer ~~in said database~~ <u>included within the target group</u> based on said predicted customer profiles by combining said models in the determined sequential order.

11. (previously presented) A system according to Claim 10 wherein said models are embedded in said online analytical processing tool that takes the form of a multidimensional structure.

12. (original) A system according to Claim 10 wherein said models of predicted customer profiles further comprise a propensity model used to supply predicted answers to questions.

13. (original) A system according to Claim 12 wherein said propensity model determines how likely a customer is to close an account early.

14. (original) A system according to Claim 12 wherein said propensity model determines how likely a customer is to default on an account.

15. (original) A system according to Claim 11 wherein said model has dimensions comprising risk, attrition, and profitability.

16. (original) A system according to Claim 11 wherein said model is a payment behavior prediction model used to estimate risk.

17. (original) A system according to Claim 11 wherein said model is a client prospecting model used for business development.

18. (original) A system according to Claim 10 further configured to guide a user to optimize marketing campaign selections based on criteria from a customer database (24).

19. (currently amended) A method for increasing efficiency of a marketing system, the system comprising a database containing a plurality of prospective customers and customer demographic data, said method including the steps of:

building models of predicted customer profiles, the models include a propensity model for supplying predicted answers of a customer to marketing-related questions, a propensity model for determining a likelihood of a customer to close an account early, a propensity model for determining a likelihood of a customer to default on an account, a payment behavior prediction model for estimating risk, and a client prospecting model for developing business;

embedding the models within an online analytical processing tool;

utilizing the online analytical processing tool and the customer demographic data to analyze each combination of the models based on at least one of risk, attrition, and profitability;

determining a sequential order for combining the models prior to combining the models based on the model combination analysis performed by the online analytical processing tool;

using the online analytical processing tool to combine the models in the determined sequential order, wherein combining the models in the determined sequential order includes defining a target group of prospective customers from the plurality of prospective customers stored in the database, the target group including a list of prospective customers satisfying each of the combined models, the determined sequential order maximizes a number of prospective customers included within the target group; and

generating scores for a prospective customer in the database included within the target group based on the predicted customer profiles wherein the online analytical processing tool generates the scores by combining the models in the determined sequential order.

20. (previously presented) A method according to Claim 1 wherein said step of using the online analytical processing tool and the customer demographic data further comprises using the online analytical processing tool and the customer demographic data to analyze each combination of the models based on at least one of risk, attrition, and profitability.

21. (previously presented) A system according to Claim 10 wherein said online analytical processing tool is further configured to analyze each combination of said models based on at least one of risk, attrition, and profitability.